

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants	Craig Shapiro, et al.
Serial No. 10/748,710	Filing Date: December 30, 2003
Title of Application:	PAYMENT SYSTEMS AND METHODS FOR EARNING INCENTIVES USING AT LEAST TWO FINANCIAL INSTRUMENTS
Confirmation No. 2111	Art Unit: 3622
Examiner	Unassigned

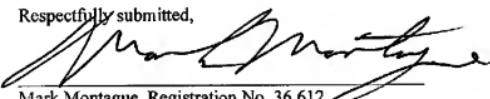
Commissioner for Patents
Post Office Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Dear Sir:

In compliance with the duty of disclosure set forth in 37 C.F.R. 1.56, Applicants are filing this Information Disclosure Statement and the accompanying form PTO-1449. Also enclosed is a copy of a search report issued in Applicants' PCT Application No. PCT/US04/43667, which addresses the patent documents listed herein. In accordance with the rules, copies of the U.S. patent references are not being supplied. Since no office action on the merits has issued, no fee is believed due.

Respectfully submitted,



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I certify that this correspondence is being transmitted via the Patent Electronic Filing System (EFS) to the United States Patent and Trademark Office on: November 17, 2006 Date of Deposit

Mark Montague
Attorney

Signature

November 17, 2006

Date of Signature

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PTO/SB/08A (10-96)

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 2

Complete if Known

Application Number	10/748,710
Filing Date	December 30, 2003
First Named Inventor	Shapiro, et al.
Group Art Unit	3622
Examiner Name	Unassigned
Attorney Docket Number	27167-000

Sheet 1 of 2

Attorney Docket Number

27167-000

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Signature	(Raquel Alvarez)	Date Considered	08/26/2008
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***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 809. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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Application Number	10/748,710
Filing Date	December 30, 2003
First Named Inventor	Shapiro, et al.
Art Unit	3622
Examiner Name	TBA
Attorney Docket Number	27167-000

NON-PATENT LITERATURE DOCUMENTS

Examiner
Signature

Raquel Alvarez/

Date
Considered

08/26/2008

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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This process of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (or by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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